

In re:
Jose L. Hernandez
Maria D. Maldonado
Debtors

Case No. 21-11828-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 12, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jose L. Hernandez, Maria D. Maldonado, 3145 Sycamore Lane, Norristown, PA 19401-1362
14635877	+ Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
14618829	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14618842	Einstein Practice Plan, Inc., P.O. Box 8500-8735, Philadelphia, PA 19178-8735
14630185	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
14625418	+ PENNSYLVANIA HOUSING FINANCE AGENCY, c/o Rebecca Solarz, KML Law Group, P.C., 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14618859	Unifin, Inc., P.O. Box 4519, Skokie, IL 60076-4519

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 13 2025 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2025 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14621675	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:30:46	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14618833	+ Email/Text: ally@ebn.phinsolutions.com	Jun 13 2025 00:23:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14618834	^ MEBN	Jun 13 2025 00:19:27	Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
14618835	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 13 2025 00:24:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14618838	Email/Text: correspondence@credit-control.com	Jun 13 2025 00:24:00	Credit Control, LLC, 5757 Phantom Drive, Ste. 330, Hazelwood, MO 63042
14618836	+ Email/Text: bankruptcy@cavps.com	Jun 13 2025 00:25:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14625350	+ Email/Text: bankruptcy@cavps.com	Jun 13 2025 00:25:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14618837	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 13 2025 00:25:00	Credit Collection Services, P.O. Box 447, Norwood, MA 02062-0447

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14618840	Email/Text: mrdiscen@discover.com	Jun 13 2025 00:23:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
14618839	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:24:00	Daniel J. Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14618843	Email/Text: rj@ffcc.com	Jun 13 2025 00:23:00	First Federal Credit Control, 2470 Chagrin Boulevard, Suite 205, Beachwood, OH 44122
14618832	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 13 2025 00:24:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2912
14618844	^ MEBN	Jun 13 2025 00:19:36	Grimley Financial Corporation, 1415 Route 70 East, Suite LL5, Cherry Hill, NJ 08034-2229
14618845	^ MEBN	Jun 13 2025 00:19:18	Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
14618846	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 13 2025 00:24:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14633543	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 13 2025 00:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14618847	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:30:42	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
14618848	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 13 2025 00:29:37	LVNV Funding, Inc., PO Box 10497, Greenville, SC 29603-0497
14623867	Email/PDF: resurgentbknofications@resurgent.com	Jun 13 2025 00:30:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14618849	^ MEBN	Jun 13 2025 00:19:12	Michael Ratchford, Esquire, Ratchford Law Group, P.C., 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507-2161
14618850	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:24:00	Midland Funding LLC, 320 East Big Beaver Road, Troy, MI 48083-1238
14626491	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 13 2025 00:24:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14618851	+ Email/Text: bnc@nordstrom.com	Jun 13 2025 00:24:23	Nordstrom Bank, 13531 E. Caley Avenue, Englewood, CO 80111-6505
14618852	+ Email/PDF: cbp@omf.com	Jun 13 2025 00:42:08	OneMain Financial, P.O. Box 1010, Evansville, IN 47706-1010
14625138	+ Email/PDF: cbp@omf.com	Jun 13 2025 00:30:02	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14618853	+ Email/Text: blegal@phfa.org	Jun 13 2025 00:24:00	PA Housing Finance Agency, 211 North Front Street, P.O. Box 15057, Harrisburg, PA 17105-5057
14634066	+ Email/Text: blegal@phfa.org	Jun 13 2025 00:24:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14618855	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:30:49	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14627038	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:30:09	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14625110	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:24:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14618856	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:41:34	Synchrony Bank/PPC, P.O. Box 695005, Orlando, FL 32896-0001
14618857	+ Email/Text: bncmail@w-legal.com	Jun 13 2025 00:24:00	TD Bank USA/Target, P.O. Box 1470,

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14618858	+ Email/Text: bnc-thebureaus@quantum3group.com	Jun 13 2025 00:24:00	Minneapolis, MN 55440-1470 The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14626088	Email/Text: bankruptcy@unifund.com	Jun 13 2025 00:24:00	Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati, OH 45242

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14618830	*+	Jose L. Hernandez, 3145 Sycamore Lane, Norristown, PA 19401-1362
14618831	*+	Maria D. Maldonado, 3145 Sycamore Lane, Norristown, PA 19401-1362
14618841	##+	Edward Stock, Esquire, 804 West Avenue, Jenkintown, PA 19046-2831
14618854	##+	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFISKY	on behalf of Debtor Jose L. Hernandez spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DAVID B. SPITOFISKY	on behalf of Joint Debtor Maria D. Maldonado spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Jose L. Hernandez)	Case No. 21-11828-djb
)	
Maria D. Maldonado)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 12, 2025

For The Court

Timothy B. McGrath
Clerk of Court